Page 1 of 11 Date: September 09, 2010 Case No.: 10-05-5327A LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

СОММИ	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION							
AFFECTED	CITY OF AVON LAKE, LORAIN COUNTY, OHIO	Lots 61 through 65, Green Pointe Subdivision No. 4, as shown on the Plat Map, recorded as Document No. 071228, in Volume 36, Pages 64 and 65; Lots 66 through 69, Green Pointe Subdivision No. 5, as shown on the Plat Map, recorded as Document No. 071229, in Volume 36, Pages 66 and 67; Lots 77 through 80 and Lot 82, Green Pointe Subdivision No. 6, as shown on the Plat Map, recorded as							
	COMMUNITY NO.: 390602	Pointe Subdivision No. 6, as shown on the Plat Map, recorded as Document No. 085546, in Volume 37, Pages 34 and 35;							
	NUMBER: 39093C0019D; 39093C0038D; 39093C0132D	2 Boodinent vol. 6000 10, in volume 61, 1 agos 61 and 60,							
MAP PANEL	DATE: 8/19/2008; 8/19/2008; 8/19/2008								
LOODING COCKEL CADEL BITCH		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.502, -82.001 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 8-							
		DETERMINATION							

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
64		Green Pointe No. 4	32377 Redwood Boulevard	Structure (Residence)	X (shaded)	616.3 feet	616.3 feet	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION

DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch

Kevin C. Long

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT **DETERMINATION DOCUMENT (REMOVAL)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

A parcel of land, as described in the Survivorship Deed, recorded as File No. 2007-0211109; A parcel of land, as described in the Survivorship Deed, recorded as File No. 1997-0470183; A parcel of land, as described in the Trustee's Deed, recorded as File No. 2008-0260528, all recorded in the Office of the Recorder, Lorain County, Ohio

DETERMINATION TABLE (CONTINUED)

DETE	DETERMINATION TABLE (CONTINUED)										
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)			
63	1	Green Pointe No. 4	32369 Redwood Boulevard	Structure (Residence)	X (shaded)	616.4 feet	616.7 feet	1			
62	1	Green Pointe No. 4	32361 Redwood Boulevard	Structure (Residence)	X (unshaded)	616.4 feet	617.2 feet	1			
61	1	Green Pointe No. 4	32353 Redwood Boulevard	Structure (Residence)	X (unshaded)	616.4 feet	617.1 feet	1			
			32351 Redwood Boulevard	Structure (Residence)	X (unshaded)	616.4 feet	617.7 feet				
	1		32345 Redwood Boulevard	Structure (Residence)	X (unshaded)	616.4 feet	618.3 feet				

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 6 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

> Kevin C. Long, Acting Chief **Engineering Management Branch** Mitigation Directorate

Page 3 of 11 Date: September 09, 2010 Case No.: 10-05-5327A LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

СОММИ	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION						
AFFECTED	CITY OF AVON LAKE, LORAIN COUNTY, OHIO	Lots 61 through 65, Green Pointe Subdivision No. 4, as shown on the Plat Map, recorded as Document No. 071228, in Volume 36, Pages 64 and 65; Lots 66 through 69, Green Pointe Subdivision No. 5, as shown on the Plat Map, recorded as Document No. 071229, in Volume 36, Pages 66 and 67; Lots 77 through 80 and Lot 82, Green						
	COMMUNITY NO.: 390602	Pointe Subdivision No. 6, as shown on the Plat Map, recorded as Document No. 085546, in Volume 37, Pages 34 and 35;						
	NUMBER: 39093C0019D; 39093C0038D; 39093C0132D							
MAP PANEL	DATE: 8/19/2008; 8/19/2008; 8/19/2008							
FLOODING SOURCE: GABEL DITCH		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.502, -82.001 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 8-						
		DETERMINATION						

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
67	-	Green Pointe No. 5	345 Greenbriar Drive	Structure (Residence)	X (unshaded)	616.3 feet	620.1 feet	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE FLOODWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch

Kwin C. Long

LOMA



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT **DETERMINATION DOCUMENT (REMOVAL)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

A parcel of land, as described in the Survivorship Deed, recorded as File No. 2007-0211109; A parcel of land, as described in the Survivorship Deed, recorded as File No. 1997-0470183; A parcel of land, as described in the Trustee's Deed, recorded as File No. 2008-0260528, all recorded in the Office of the Recorder, Lorain County, Ohio

DETERMINATION TABLE (CONTINUED)

	ZETERMINATION TABLE (GONTINGED)									
LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)		
66	1	Green Pointe No. 5	337 Greenbriar Drive	Structure (Residence)	X (unshaded)	616.2 feet	617.5 feet			
65	1	Green Pointe No. 4	32385 Redwood Boulevard	Structure (Residence)	X (unshaded)	616.3 feet	618.1 feet			
	1	-	338 Jaycox Road	Structure (Residence)	X (unshaded)	616.4 feet	620.1 feet			

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

> Kevin C. Long, Acting Chief **Engineering Management Branch** Mitigation Directorate



Federal Emergency Management Agency

LOMA

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 4 Properties.)

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at http://www.fema.gov/about/regoff.htm.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch Mitigation Directorate

Page 6 of 11 | Date: September 09, 2010 | Case No.: 10-05-5327A | LOMA-OAS



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMU	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF AVON LAKE, LORAIN COUNTY, OHIO COMMUNITY NO.: 390602	Lots 61 through 65, Green Pointe Subdivision No. 4, as shown on the Plat Map, recorded as Document No. 071228, in Volume 36, Pages 64 and 65; Lots 66 through 69, Green Pointe Subdivision No. 5, as shown on the Plat Map, recorded as Document No. 071229, in Volume 36, Pages 66 and 67; Lots 77 through 80 and Lot 82, Green Pointe Subdivision No. 6, as shown on the Plat Map, recorded as Document No. 085546, in Volume 37, Pages 34 and 35;				
AFFECTED	NUMBER: 39093C0019D; 39093C0038D; 39093C0132D					
WAP PANEL	DATE: 8/19/2008; 8/19/2008; 8/19/2008					
LOODING COCKEL CADEL DITOR		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.502, -82.001 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84				
DETERMINATION						

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
79	-	Green Pointe No. 6	32382 Birchwood Lane	Property	X (unshaded)	-	-	

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION
DETERMINATION TABLE (CONTINUED)

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the

loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this

determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch

Kwin C. Long

LOMA-OAS



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT **DETERMINATION DOCUMENT (OUT AS SHOWN)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

A parcel of land, as described in the Survivorship Deed, recorded as File No. 2007-0211109; A parcel of land, as described in the Survivorship Deed, recorded as File No. 1997-0470183; A parcel of land, as described in the Trustee's Deed, recorded as File No. 2008-0260528, all recorded in the Office of the Recorder, Lorain County, Ohio

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
78		Green Pointe No. 6	32390 Birchwood Lane	Property	X (unshaded)			
77		Green Pointe No. 6	361 Greenbriar Drive	Property	X (unshaded)			

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

> Kevin C. Long, Acting Chief **Engineering Management Branch** Mitigation Directorate

Page 8 of 11 | Date: September 09, 2010 | Case No.: 10-05-5327A | LOMA-OAS



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMU	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF AVON LAKE, LORAIN COUNTY, OHIO COMMUNITY NO.: 390602	Lots 61 through 65, Green Pointe Subdivision No. 4, as shown on the Plat Map, recorded as Document No. 071228, in Volume 36, Pages 64 and 65; Lots 66 through 69, Green Pointe Subdivision No. 5, as shown on the Plat Map, recorded as Document No. 071229, in Volume 36, Pages 66 and 67; Lots 77 through 80 and Lot 82, Green Pointe Subdivision No. 6, as shown on the Plat Map, recorded as Document No. 085546, in Volume 37, Pages 34 and 35;				
AFFECTED	NUMBER: 39093C0019D; 39093C0038D; 39093C0132D					
WAP PANEL	DATE: 8/19/2008; 8/19/2008; 8/19/2008					
LOODING COCKEL CADEL DITOR		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.502, -82.001 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 84				
DETERMINATION						

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
80		Green Pointe No. 6	32374 Birchwood Lane	Structure (Residence)	X (unshaded)			

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION

DETERMINATION TABLE (CONTINUED)

PORTIONS REMAIN IN THE SFHA

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch

Kwin C. Long

LOMA-OAS



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT **DETERMINATION DOCUMENT (OUT AS SHOWN)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

A parcel of land, as described in the Survivorship Deed, recorded as File No. 2007-0211109; A parcel of land, as described in the Survivorship Deed, recorded as File No. 1997-0470183; A parcel of land, as described in the Trustee's Deed, recorded as File No. 2008-0260528, all recorded in the Office of the Recorder, Lorain County, Ohio

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
69		Green Pointe No. 5	355 Greenbriar Drive	Structure (Residence)	X (unshaded)			
68		Green Pointe No. 5	351 Greenbriar Drive	Structure (Residence)	X (unshaded)			

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA (This Additional Consideration applies to the preceding 3 Properties.)

Portions of this property, but not the subject of the Determination/Comment document, may remain in the Special Flood Hazard Area. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

> Kevin C. Long, Acting Chief **Engineering Management Branch** Mitigation Directorate

Page 10 of 11 Date: September 09, 2010 Case No.: 10-05-5327A LOMA-OAS



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

COMMU	NITY AND MAP PANEL INFORMATION	LEGAL PROPERTY DESCRIPTION				
COMMUNITY	CITY OF AVON LAKE, LORAIN COUNTY, OHIO COMMUNITY NO.: 390602	Lots 61 through 65, Green Pointe Subdivision No. 4, as shown on the Plat Map, recorded as Document No. 071228, in Volume 36, Pages 64 and 65; Lots 66 through 69, Green Pointe Subdivision No. 5, as shown on the Plat Map, recorded as Document No. 071229, in Volume 36, Pages 66 and 67; Lots 77 through 80 and Lot 82, Green Pointe Subdivision No. 6, as shown on the Plat Map, recorded as				
AFFECTED MAP PANEL	NUMBER: 39093C0019D; 39093C0038D; 39093C0132D	Document No. 085546, in Volume 37, Pages 34 and 35;				
	DATE: 8/19/2008; 8/19/2008; 8/19/2008					
FLOODING SOURCE: GABEL DITCH		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.502, -82.001 SOURCE OF LAT & LONG: STREETS & TRIPS 2009 DATUM: WGS 8				
		DETERMINATION				

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS OUTSIDE OF THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
82		Green Pointe No. 6	32364 Birchwood Lane	Structure (Residence)	X (unshaded)			

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION PORTIONS REMAIN IN THE FLOODWAY

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The subject property is correctly shown outside the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. If the policy has been written using an incorrect zone, it can be endorsed to correct the zone for the current policy year and one prior policy term. Please contact the insurance agent or company involved to request endorsement of the policy. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch

Kwin C. Long



Federal Emergency Management Agency

LOMA-OAS

Washington, D.C. 20472

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (OUT AS SHOWN)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

A parcel of land, as described in the Survivorship Deed, recorded as File No. 2007-0211109; A parcel of land, as described in the Survivorship Deed, recorded as File No. 1997-0470183; A parcel of land, as described in the Trustee's Deed, recorded as File No. 2008-0260528, all recorded in the Office of the Recorder, Lorain County, Ohio

PORTIONS OF THE PROPERTY REMAIN IN THE FLOODWAY (This Additional Consideration applies to the preceding 1 Property.)

A portion of this property is located within the Special Flood Hazard Area and the National Flood Insurance Program (NFIP) regulatory floodway for the flooding source indicated on the Determination/Comment Document while the subject of this determination is not. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation, and any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at http://www.fema.gov/about/regoff.htm.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.

Kevin C. Long, Acting Chief Engineering Management Branch Mitigation Directorate